

Property Insurance Placement Slip

TYPE: Insurance covering All Risks of Direct Sudden and Accidental Physical Loss or Damage including Machinery Breakdown and Business Interruption Cover all as more fully described in the original policy wording as issued by Insurer hereon.

INSURED: FLOWERDELIVERY.COM

Mailing Address: 123 FLOWER ST NEW YORK, NY 10019

PERIOD: **From APRIL 15, 2024 to APRIL 15, 2025**
beginning and ending at noon Local Standard Time, at the location of the property insured, or date to be agreed by Policy leader only.

INTEREST: All Real and Personal Property of every kind and description including property of others in the care, custody or control of the Insured or for which the Insured has assumed responsibility.

SITUATION: UNITED STATES OF AMERICA

TOTAL SUM INSURED: **USD 5,250,000,000**

POLICY LIMITS: USD 200,000,000 each and every loss in excess of Policy Deductible. Subject to Sub-limits all as per schedule attached.

CONDITIONS: The wording is "as expiring" as endorsed hereto except as amended herein.
Original Policy Conditions and the coverage provided includes, but is not limited to, the following:
Basis of Indemnification – Actual Cash Value Basis other than Stock which is described as per the following:

- A. On stock in progress and finished goods manufactured by the Insured, the value of raw materials and labour expended plus the proper proportion of overhead charges.
- B. On raw materials
 - 1) on raw materials, supplies and other merchandise not manufactured by the Insured; if repaired or replaced, the actual expenditure incurred in repairing or replacing the damaged or destroyed property;
 - 2) or if not repaired or replaced, the Actual Cash Value Basis (With proper deduction for depreciation and obsolescence).

Stocks on floating basis with 75% deposit premium adjustable annually.

Stock deposit all as per schedule agreed by Policy Leader only.

War and Terrorism Exclusion Endorsement NMA 2918, dated 08/10/01.

Political Risks Exclusion.

Conditions/Extensions;

- Extra Expense.
- Valuable Papers and Records.
- Inland Transit.
- 72 Hours Clause in respect of earthquake, flood, windstorm, cyclone, typhoon or hurricane
- Fire Brigade Charges and Extinguishing Expenses
- Demolition and Increased Cost of Construction.
- Expediting Expense.
- Temporary Removal.
- Architects, Surveyors, Legal and Engineers Fees.
- Minor Works.
- Seepage, Pollution and Contamination Exclusion Clause and Debris Removal and Clean Up Costs Limitation Clause
- LMA 5401 Property Cyber and Data Exclusion
- Stock in Progress Damage but excluding following public utility Interruption.
- Excluding Transmission and Distribution Lines over 1,000 feet from generating premises, but beyond 1,000 feet, Fire, Lighting, Explosion and Aircraft (FLEXA) is covered subject to the sub-limit described.

Excluding Business Interruption except otherwise endorsed.

Capital Additions Clause as original up to 10% of Total Sum Insured declared at inception not exceeding USD 3,250,000,000 (100%) per location

Waiver in respect of advice of increases in total values up to 5% where top location Estimated Maximum Loss (EML) remains unchanged. Adjustments, if any, at expiry.

Attachment of additions to the Schedule, including Yunlin, but not applicable in respect of power plant, shall be effective hereon at the completion of testing and commissioning procedures, subject to Property Plant Testing and Commissioning Clause as original.

Additional Named Insureds other than the Insured's associated, affiliated and subsidiary companies, Waivers of Subrogation, if any, to be advised and agreed by Policy leader only.

Average Clause

Loss Adjustment Expenses Clause

Reinsurance Claim Control Clause

Excluding ex-gratia and 'without prejudice' payments.

Insurers hereon agree to pay all valid claim amounts within 30 days of sight and acceptance of proof of settlement of loss.
Period extensions, if required, not exceeding one calendar month in all to be agreed by Policy leader on behalf of all Insurers hereon.

Special Cancellation Provisions Clause.

Sanctions and Limitation Clause LMA 3100

LMA 5393 Communicable Disease Endorsement

Insurers agree that values at inception will increase/decrease throughout the policy period. All increases/decreases are to be advised with the appropriate pro-rata adjustment of premium and that adjustments to be made together with stock adjustment premium at year end.

**CHOICE OF LAW
& JURISDICTION:**

UNITED STATES OF AMERICA

SUBLIMITS IN EXCESS OF DEDUCTIBLES

Earthquake (including Fire following)	USD 500,000,000 (100%) each occurrence and in the annual aggregate.
Typhoon	USD 500,000,000 (100%) each occurrence and in the annual aggregate.
Flood	USD 500,000,000 (100%) each occurrence and in the annual aggregate.
Machinery Breakdown	USD 500,000,000 (100%) each and every loss.
Burglary and Theft	USD 100,000,000 (100%) each and every loss.
Minor Works Clause	USD 100,000,000 (100%) any one project.
Expediting Expenses Extension	USD 25,000,000 each & every loss
Firefighting Expenses Extension	USD 81,250,000 (100%) each and every loss.
Inland Transit	USD 325,000,000 (100%) each and every loss.
Capital Additions	10% of Total Sum Insured declared at inception not exceeding USD 3,250,000,000 (100%) per location. To include additions of stock.
Increase/Decrease	5% of Sums Insured subject to maximum of USD 4,875,000,000 (100%).
Loss Adjustment Expenses	USD 16,250,000 (100%) each and every loss.
Extra Expense	USD 243,750,000 (100%) each and every loss.
Stock located outside Taiwan or Vietnam or Philippines	USD 1,040,000,000 (100%) each and every loss.
Debris Removal	USD 812,500,000 (100%) or 20% of loss whichever is the lesser.
Clean Up Costs	USD 81,250,000 (100%) each and every loss.
Demolition and Increased Cost of Construction	USD 650,000,000 (100%) each and every loss.
Temporary Removal	USD 243,750,000 (100%) each and every loss.
Service Interruption	USD 325,000,000 (100%) each and every loss.
Transmission and Distribution Lines beyond 1,000 feet from generating premises Fire, Lighting, Explosion and Aircraft (FLEXA) coverage only	USD 487,500,000.- each and every loss combined / single limit

DEDUCTIBLES

Earthquake(including Fire following), Typhoon &
Flood, Inland Transit, Other Perils Including
Machinery Breakdown

USD 150,000,000 any one occurrence

Only the highest single Deductible shall apply in the event of two or more of the above mentioned Deductibles being applicable to one occurrence.